



YOUR FUTURE STARTS HERE.

TransLegacySM universal life insurance

Underwritten by **Transamerica Life Insurance Company**, Cedar Rapids, Iowa.

4% guaranteed interest rate and powerful coverage for your eligible family members.

Now without a medical exam you can buy universal life insurance coverage and build cash value with a guaranteed 4% interest rate. You can protect yourself and eligible members of your family, all with the convenience of payroll deduction.

Do you have enough life insurance, coverage for a terminal illness, and protections that help in the event of a layoff?

Half of all American households say they need more life insurance—more than ever before.¹ Now's your chance to join families across the country who are taking action.

You can choose the amount of coverage you need between \$5,000 and \$500,000. None of us likes to think about these things, but it's important that you can also tap into your life insurance death benefit early if you're ever diagnosed with a terminal illness. That benefit could really help you and your family during a difficult time. If you're ever laid off from your full-time job, there's also protection to keep paying for your policy for as long as six-months. You'll be able to keep your coverage and take it with you if you ever leave the company.

You can cover yourself, your spouse, and your eligible dependent children and grandchildren.

There are two ways to choose enough benefit for your family. In addition to your own coverage, you can buy a universal life policy for your spouse and each eligible child and grandchild. Or you could choose term life insurance protection attached to your policy or your spouse's that will add extra coverage.

Coverage up to \$500,000

No Physicals or Blood work²

Dependent Coverage Available

Guaranteed 4% Interest Rate

Cash Values

Convenient Payroll Deduction

Terminal Illness Benefit^{3,4}

Level Death Benefit

Layoff Provision⁵

¹ LIMRA Trends in Life Insurance Ownership study, 2010

² Acceptance based on answers to questions on your applications for coverage.

³ Accelerated Death Benefit for Terminal Condition Rider in Pennsylvania.

⁴ Not available in Massachusetts or Virginia.

⁵ Not available in Massachusetts, Maryland, Pennsylvania Tennessee, Virginia, Vermont, or Washington.

Who would you like to cover?

| APPLICANT | AGE | COVERAGE |
|-----------------------------------|--------------|-----------------------------|
| Employee | 16 – 70 | \$5,000 – 500,000 |
| Spouse or equivalent by state law | 16 – 65 | \$5,000 – 100,000 |
| Child | 15 days – 25 | \$5,000 – 10,000 child term |
| Child or Grandchild | 15 days – 24 | \$25,000 universal life |

You can purchase coverage for as little as \$4 per week.

The price you pay will depend on your age and whether or not you use tobacco. Sample costs below show you how much coverage you can buy for just a few dollars a week.

| NON-TOBACCO ISSUE AGE | \$4 A WEEK FACE AMOUNT includes WAIVER OF PREMIUM and TERMINAL ILLNESS RIDERS |
|-----------------------|--|
| | |
| 25 | \$ 46,602 |
| 35 | \$ 30,352 |
| 45 | \$ 19,191 |

This is a brief summary of TransLegacySM Universal Life Insurance.

Policy underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa.

Policy Form Series CPGLDU00 and CCGLDU00. Rider form series CRABTI00 and CRULWT00.

Forms and form numbers may vary and this coverage may not be available in all jurisdictions. Limitations and exclusions may apply.

Refer to the policy, certificate and riders for complete details.